(d) what stage the Government have taken tor propose to take to arrest rise in the lapse ratio as such a stiuation retarded growth of the renewal premium of an insurer;

(e) whether quick agency turnover is one of the primary causes of heavy lapsation of policies; if so, what are the advantages of quick agency turnover:

(f) how much expenditure was incurred on quick agency turnover during each of the year 1988-89 to 1993-94; and

(g) what steps Government have taken or propose to take to help the policy holders whose policies have lapses and their bonus forfeited during the period mentioned in part (b) above?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M V. CHANDRASHEKARA MURTHY) (a) to (g) The requisite information is being collected and shall be laid on the Table of the House.

Claims of Policy Holders

3375. SHRI SATISH PRADHAN: Will the Minister of FINANCE be pleased to state:

(a) whether the GIC has fixed any criterion to determine the claims of policy holders; if so, the details thereof; and

(b) whether it is a fact that the field officers/surveyors determine the value of damages claimed by the policy holders or by a claimant on policy holders?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) The General Insurance Corporation of India (GIC) have reported that the claims of policy holders are determined on the basis of tenms and conditions laid down in different policies by the insurance companies; and

(b) Field Officers do not determine the vatoe of damages claimed by the policy holders or by a claimant on, a policy holder. This is done by surveyors except in the case of damages claimed on account of legal liabilities in which case the value and tenability of such demages are determined by legally competent persons in accordance with law.

Smuggling of Goods from various Ports

3376. DR. SANJAYA SINH:

SHRI GUNDAPPA KORWAR:

SHRI VIRENDRA KATARIA:

Wfll the Minister of FINANCE be pleased to state:

(a) whether Government are aware that a large quantity of foreign goods is smuggled into India through various ports:.

(b) if so, the action taken to prevent the smuggling from the ports;

(c) what are the details of goods confiscated at Calcutta, Bombay, Porbandar, Madras and Goa and other ports during the last three years, year-wise: and

(d) whether customs officials are a]so involved in those activities and if so, the details thereof and the action taken theeron?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) to (d) Information is being collected and will be laid on the Table of the House.

Computerisation in Banking Sector

3377. SHRI SYED SIBTEY RAZI: Wfll the Minister of FINANCE be pleased to state:

(a) whether country's leading hardware and software companies have offered total solutions in computer automation to the banking sector:

(b) if so, the names of such oompa. nies: